

SHIBA

Help comparing Medicare prescription drug plans:

- Visit www.medicare.gov on the web.
- Call 1-800-Medicare (1-800-633-4227).

- ◆ Need extra help with your Medicare prescription drug plan costs?
- ◆ Medicare Prescription Drug Plans
- ◆ Medicare Advantage Plans
- ◆ Medicare Supplements
- ◆ Long-term care insurance
- ◆ Medical claims assistance
- ◆ Other related issues

The Idaho Department of Insurance offers **FREE** information, counseling and assistance to help you answer your questions and make informed buying decisions. Contact SHIBA for assistance or volunteer opportunities at:

1-800-247-4422

<http://www.doi.idaho.gov>

Medicare Medical Plan Choices

- Medigap
- HMO
- PPO
- PFFS



Questions to Consider

Questions	Preferred Provider Organization (PPO)	Health Maintenance Organization(HMO) Plan	Private Fee-for-Service(PFFS) Plan	Medigap
Are prescription drugs covered?	In most cases, yes. Ask the plan. If you want drug coverage, you must enroll in a PPO Plan that covers prescription drug coverage	In most cases, yes. Ask the plan. If you want drug coverage, you must enroll in an HMO Plan that offers drug coverage.	Sometimes. If your PFFS Plan does not offer drug coverage, you can join a Medicare Prescription drug Plan to get coverage	No
Do I need to choose a primary care doctor?	No	Yes. You generally must see a primary care doctor to get a referral before you see any other health care provider.	No	No
Can I get my health care from any doctor or hospital?	Yes. PPOs have network doctors and hospitals, but you can also use out-of-network providers for covered services, usually for a higher cost.	No. You generally must get your care and services from doctors or hospitals in the plan's network (except emergency or urgent care).	In most cases, yes. You can go to any Medicare-approved doctor or hospital if they agree to the plan's terms and conditions of payment before treating you. Not all providers will accept the plan's payment terms or agree to treat you.	Yes
Do I have to see a primary care doctor to get a referral to see a specialist?	In most cases, no.	No, members do not need to see their primary care provider for specialist referrals. However, primary care providers will assist members in coordinating care and obtaining prior authorization for some services.	No	No
What else do I need to know about this type of plan?	You may be able to get extra benefits for an additional premium.	<ul style="list-style-type: none"> • If your doctor leaves, your plan will notify you. You can choose another doctor in the plan. • If you get health care outside the plan's network, you may have to pay the full cost. • It is important that you follow the plan's rules, like getting prior authorization when needed. • Additional benefits at no extra charge. 	<ul style="list-style-type: none"> • PFFS Plans are not the same as the Original Medicare Plan and they have different rules from other Medicare Advantage Plans. • PFFS Plans are offered by private companies. The private company, not Medicare, decides how much the plan will pay and how much you pay for services. • You may be able to get extra benefits for an extra premium • Before you join a PFFS Plan, make sure you find doctors, hospitals, and other types of providers willing to contact the plan for payment information and accept the plan's payment terms. 	Does not include prescription, vision, hearing or dental coverage